

## **Personal Liability Coverage**

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### **Exclusions**

(continued)

**Wrongful employment act.** We do not cover any damages arising out of a wrongful employment act. This exclusion does not apply to Employment practices liability coverage if Employment practices liability coverage is shown in the Coverage Summary.

**Discrimination.** We do not cover any damages arising out of discrimination due to age, race, color, sex, creed, national origin, or any other discrimination.

**Intentional acts.** We do not cover any damages arising out of a willful, malicious, fraudulent or dishonest act or any act intended by any covered person to cause personal injury or property damage. But we do cover such damages if the act was intended to protect people or property unless another exclusion applies. An intentional act is one whose consequences could have been foreseen by a reasonable person.

**Molestation, misconduct or abuse.** We do not cover any damages arising out of any actual, alleged or threatened:

- sexual molestation;
- sexual misconduct or harassment; or
- abuse.

**Nonpermissive use.** We do not cover any person who uses a motorized land vehicle or watercraft without permission from you or a family member.

**Business pursuits.** We do not cover any damages arising out of business activities or business property in which a covered person has ownership or other interest or is conducted by or on behalf of a covered person or others.

However, we do cover damages arising out of volunteer work for an organized charitable, religious or community group, an incidental business away from home, incidental business at home, incidental business property, incidental farming, or residence premises conditional business liability, unless another exclusion applies.

"Incidental business away from home" is a self-employed sales activity, or a self-employed business activity normally undertaken by persons under the age of 18 such as newspaper delivery, babysitting, caddying, and lawn care. Either of these activities must:

- not yield gross revenues in excess of \$15,000 in any year;
- have no employees subject to any workers' compensation, disability benefits, unemployment compensation, or other similar laws; and
- conform to local, state, and federal laws.

"Incidental business at home" is a business activity, other than farming, conducted by you in whole or in part on your residence premises which must:

- not yield gross revenues in excess of \$15,000 in any year;
- have no employees subject to any workers' compensation, disability benefits, unemployment compensation or other similar laws; and
- conform to local, state, and federal laws.

**Personal Liability  
Coverage**




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**Exclusions**

(continued)

- "Incidental business property" is limited to the rental or holding for rental, to be used as a residence, of a condominium or cooperative unit owned by a covered person, an apartment unit rented by a covered person, a one or two family dwelling owned by a covered person, or a three or four family dwelling owned by a covered person and occupied by you. We provide this coverage only for premises listed in the Coverage Summary unless the rental or holding for rental is for:
- a residence of yours that is occasionally rented and that is used exclusively as a residence; or
  - part of a residence of yours by one or two roomers or boarders; or
  - part of a residence of yours as an office, school, studio, or private garage.

- "Incidental farming" is a farming activity which meets all of the following requirements:
- is incidental to your use of the premises as your residence;
  - does not involve employment of others for more than 1,500 hours of farm work during the policy period;
  - does not produce more than \$25,000 in gross annual revenue from agricultural operations;
  - and with respect to the raising or care of animals:
    - does not produce more than \$50,000 in gross annual revenues;
    - does not involve more than 25 sales transactions during the policy period;
    - does not involve the sale of more than 50 animals during the policy period.

"Residence premises conditional business liability" is limited to business or professional activities when legally conducted by you or a family member at your residence shown in the Coverage Summary. If there is no other valid and collectible insurance, we provide coverage only for personal injury or property damage arising out of the physical condition of that residence if:

- you do not have any employees involved in your business or professional activities who are subject to any workers' compensation, disability benefits, unemployment compensation, or other similar laws; or, if you are a doctor or dentist, you do not have more than two employees subject to such laws; and
- you are a home day care provider whose annual gross revenues from this activity do not exceed \$5,000.

We do not cover damages or consequences resulting from business or professional care or services performed or not performed.

**The following exclusion, Contamination, applies only to "Incidental farming" as described under the exclusion, Business pursuits.**

**Contamination.** We do not cover any actual or alleged damages arising out of the discharge, dispersal, seepage, migration or release or escape of pollutants. Nor do we cover any cost or expense arising out of any request, demand or order to:

- extract pollutants from land or water;
- remove, restore or replace polluted or contaminated land or water; or
- test for, monitor, clean up, remove, contain, treat, detoxify or neutralize pollutants, or in any way respond to or assess the effects of pollutants.

## **Personal Liability Coverage**

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### **Exclusions**

(continued)

However, this exclusion does not apply if the discharge, dispersal, seepage, migration, release or escape is sudden and accidental. A "pollutant" is any solid, liquid, gaseous or thermal irritant or contaminant, including smoke (except smoke from a hostile fire), vapor, soot, fumes, acids, alkalis, chemicals and waste. "Waste" includes materials to be disposed of, recycled, reconditioned or reclaimed.

**Pursuit or holding of public office.** We do not cover any damages arising out of a covered person's pursuit or holding of an elected public office. But we do cover such damages for you or a family member if:

- the annual compensation of the office, whether accepted or not, does not exceed \$20,000; and
- the hours required to perform the duties of the office do not exceed an annual average of 20 hours of work per week during the policy period.

**Financial guarantees.** We do not cover any damages for any covered person's financial guarantee of the financial performance of any covered person, other individual or organization.

**Professional services.** We do not cover any damages for any covered person's performing or failure to perform professional services, or for professional services for which any covered person is legally responsible or licensed.

**Acts of war.** We do not cover any damages caused directly or indirectly by war, undeclared war, civil war, insurrection, rebellion, revolution, warlike acts by military forces or personnel, the destruction or seizure of property for a military purpose, or the consequences of any of these actions.

**Contractual liability.** We do not cover any assessments charged against a covered person as a member of a homeowners, condominium or cooperative association. We also do not cover any damages arising from contracts or agreements made in connection with any covered person's business. Nor do we cover any liability for unwritten contracts, or contracts in which the liability of others is assumed after a covered loss.

**Covered person's or dependent's personal injury.** We do not cover any damages for personal injury for any covered person or their dependents where the ultimate beneficiary is the offending party or defendant. We also do not cover any damages for personal injury for which you or a family member can be held legally liable, in any way, to a spouse, a family member, a person who lives with you, or a person named in the Coverage Summary. We also do not cover any damages for personal injury for which a spouse, a family member, a person who lives with you, or a person named in the Coverage Summary can be held legally liable, in any way, to you or a family member.

However, we do cover damages for bodily injury arising out of the use of a motorized land vehicle for which you or a family member can be held legally liable to a spouse, a family member, or a person named in the Coverage Summary, or for which a spouse, a family member, or any other person named in the Coverage Summary can be held legally liable to you or a family member to the extent that coverage is provided under this part of your Masterpiece policy.

**Liability for dependent care.** We do not cover any damages for personal injury for which a covered person's only legal liability is by virtue of a contract or other responsibility for a dependent's care.

**Personal Liability  
Coverage**




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## **Exclusions**

(continued)

**Illness.** We do not cover personal injury or property damage resulting from any illness, sickness or disease transmitted intentionally or unintentionally by a covered person to anyone, or any consequence resulting from that illness, sickness or disease. We also do not cover any damages for personal injury resulting from the fear of contracting any illness, sickness or disease, or any consequence resulting from the fear of contracting any illness, sickness or disease.

**Liability for the acts of others.** We do not cover any person for damages arising from:

- any entrustment of property;
- the failure to supervise or the negligent supervision of any person; or
- any parental or ownership liability.

This exclusion applies only to damages arising out of the ownership, maintenance or use of any motorized land vehicle, watercraft 26 feet or longer or with more than 50 engine rated horsepower, aircraft, or hovercraft.

This exclusion does not apply to:

- the Extra Coverage, Rented or borrowed vehicles; or
- any other coverage provided under an exclusion in this part of your policy.

**Nuclear or radiation hazard.** We do not cover any damages caused directly or indirectly by nuclear reaction, radiation, or radioactive contamination, regardless of how it was caused.

**The following exclusion, Special exclusions, applies solely to Employment practices liability coverage.**

**Special exclusions.** We do not cover the following:

- matters which may be deemed uninsurable according to any federal, state, or local statute, regulation, ordinance, or common law of the United States of America, its territories or possessions, or Puerto Rico under which the policy is construed;
- occurrences arising out of the breach of an actual or implied written or oral agreement related to employment;
- costs incurred to comply with any order, grant, or agreement to provide non-monetary relief; or
- occurrences arising out of any actual or alleged violation of any of the responsibilities, obligations, or duties imposed by the Consolidated Omnibus Budget Reconciliation Act, Employment Retirement Income Security Act of 1974, Fair Labor Standards Act (except the Equal Pay Act), state wage payment and collection laws, Federal Insurance Contributions Act, Immigration Reform and Control Act of 1986, National Labor Relations Act, Occupational Safety and Health Act, Social Security Act, Workers' Adjustment and Retraining Notification Act, including any amendments to these laws, promulgated rules, or regulations or any provisions of any similar federal, state, or local statute, regulation, ordinance, or common law of the United States of America, its territories or possessions, or Puerto Rico.



**Policy  
Terms**



This part of your Masterpiece Policy explains the conditions that apply to your policy.

## **General Conditions**

These conditions apply to your policy in general, and to each coverage in it.

### **Policy period**

The effective dates of your policy are shown in the Coverage Summary. Those dates begin at 12:01 a.m. standard time at the mailing address shown. Each renewal period shall be for a similar term.

All coverages on this policy apply only to occurrences that take place while this policy is in effect.

### **Renewals**

We or our agent may offer to renew this policy, at the premiums and under the policy provisions in effect at the date of renewal. We can do this by mailing you a bill for the premium to the address shown in the Coverage Summary, along with any changes in the policy provisions or amounts of coverage. You may accept our offer by paying the premium as billed.

### **Transfer of rights**

If we make a payment under this policy, we will assume any recovery rights a covered person has in connection with that loss, to the extent we have paid for the loss.

All of your rights of recovery will become our rights to the extent of any payment we make under this policy. A covered person will do everything necessary to secure such rights, and do nothing after a loss to prejudice such rights. However, you may waive any rights of recovery from another person or organization for a covered loss in writing before the loss occurs.

### **Concealment or fraud**

We do not provide coverage if you or any covered person has intentionally concealed or misrepresented any material fact relating to this policy before or after a loss. This condition does not apply to Vehicle Liability Coverage.

### **Application of coverage**

The amount of coverage applies separately to each covered person, but does not increase the amount of coverage for any one occurrence.

### **Duplicate coverages**

If a loss is covered under more than one part of this policy, we will pay you under the part giving you the most coverage, but not under more than one part. However, when both Valuable Articles Coverage and contents coverage are shown in the Coverage Summary, and a loss is covered under both parts, your amount of coverage will equal the combined total of both contents and Valuable Articles Coverage subject to the Contents Special limits and policy provisions. In no event will we make duplicate payments.

## **Policy Terms**

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### **General Conditions**

(continued)

#### **Assignment**

You cannot transfer your interest in this policy to anyone else unless we agree in writing to the transfer.

#### **Policy changes**

This policy can be changed only by a written amendment we issue.

#### **Vehicle premium**

If you have vehicle coverage, the premium for the vehicle coverage is based on information we have received from you, your agent, or other sources. If the information is incorrect or incomplete, or changes during the policy period, you must inform us or your agent of any changes as soon as possible regarding:

- your vehicle, including its use;
- the covered persons who regularly use your vehicle, including newly licensed family members; or
- the location where your vehicle is principally garaged.

We may decrease or increase your premium during the policy period based on the corrected, completed, or changed information and we reserve our rights to cancel or to decline to renew this policy in accordance with the policy cancellation provisions under the Special Conditions section of the Policy Terms.

#### **Bankruptcy or Insolvency**

We will meet all our obligations under this policy regardless of whether you, your estate, or anyone else or his or her estate becomes bankrupt or insolvent.

#### **In case of death**

In the event of your death, we cover your legal representative or any person having proper temporary custody of your property until a legal representative is appointed and qualified, but only with respect to your premises and other property covered under the policy at the time of death. We will also cover any member of your household who is a covered person at the time of death.

#### **Liberalization**

We may extend or broaden the coverage provided by this policy. If we do this during the policy period or within 60 days before it begins, without increasing the premium, then the extended or broadened coverage will apply to occurrences after the effective date of the extended or broadened coverage.

#### **Conforming to state law**

If any provision of this policy conflicts with the laws of the state you live in, this policy is amended to conform to those laws.

#### **Conforming to trade sanction laws**

This policy does not apply to the extent that trade or economic sanctions or other laws or regulations prohibit us from providing insurance.

## Policy Terms



### **Liability Conditions**

These conditions apply to all liability coverages in this policy.

#### **Other Insurance**

**Vehicles and UM/Supplementary UM/UIM:** When other liability insurance applies to covered damages, we will pay our share. Our share is the proportion that the amount of coverage under this policy bears to the total of all applicable amounts of coverage. However, for non-owned motorized land vehicles, this insurance is excess over any other insurance, except that written specifically to cover excess over the amount of coverage in this policy.

**Personal and Excess:** This insurance is excess over any other insurance except that written specifically to cover excess over the amount of coverage that applies in this policy.

**Additional liability protection.** If you have Masterpiece Personal Liability Coverage or Masterpiece Vehicle Liability Coverage, you are eligible to apply for excess liability protection. The additional protection covers your house, vehicle(s) and other personal exposures under our Masterpiece Excess Liability Coverage. Acceptance is subject to our approval.

When you no longer have at least one of either Masterpiece Personal Liability Coverage or Masterpiece Vehicle Liability Coverage, your eligibility for Masterpiece Excess Liability Coverage will cease as of the cancellation or nonrenewal date. If Masterpiece Excess Liability Coverage has been provided, it will be cancelled or nonrenewed at the earliest date allowed by law and an appropriate notice of cancellation or nonrenewal will be issued.

#### **Your duties after a loss**

In case of an accident or occurrence, the covered person shall perform the following duties that apply:

**Notification.** You must notify us or your agent as soon as reasonably possible. Failure to give notice to us shall not invalidate any claim made by you, the injured person, or any other claimant unless the failure to provide such timely notice has prejudiced us. However, no claim made by you, the injured person or other claimant will be invalid if it shall be shown not to have been reasonably possible to give such timely notice and that notice was given as soon as reasonably possible thereafter.

With respect to personal injury or wrongful death, if we deny coverage or do not admit liability because you, the injured person, or other claimant fails to give notice as soon as possible then you, the injured person, or other claimant may bring an action against us provided the sole question is whether the denial of coverage or non admission of liability is based on the failure to provide timely notice. However, you, the injured person, or other claimant may not bring an action within 60 days after coverage is denied or liability not admitted unless we or you:

- initiate an action to declare the rights of the parties under this contract; and
- name the injured person or other claimant as a party to such action.

## **Policy Terms**

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### **Liability Conditions**

(continued)

The burden of proving prejudice for failure to provide timely notice shall be on:

- us if notice was provided within two years of the time required under this policy; or
- you, the injured person or other claimant if notice was provided more than two years after the time required under this policy.

An irrebuttable presumption of prejudice will apply if, prior to providing notice:

- your liability has been determined by a court of competent jurisdiction or by binding arbitration; or
- you have entered into any settlement or other compromise.

**Assistance.** You must provide us with all available information. This includes any suit papers or other documents which help us in the event that we defend you.

**Cooperation.** You must cooperate with us fully in any legal defense. This may include any association by us with the covered person in defense of a claim reasonably likely to involve us.

**Examination.** A person making a claim under any liability or vehicle coverages in this policy must:

- submit as often as we reasonably require:
  - to physical exams by physicians we select, which we will pay for; and
  - to examination under oath and subscribe the same; and
- authorize us to obtain:
  - medical reports; and
  - other pertinent records.

### **Appeals**

If a covered person, or any primary insurer, does not appeal a judgement for covered damages, we may choose to do so. We will then become responsible for all expenses, taxable costs, and interest arising out of the appeal. However, the amount of coverage for damages will not be increased.

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### **Property Conditions**

These conditions apply to all coverage for damage to property and all coverages for damage to vehicles in this policy.

#### **Other Insurance**

When other property insurance applies to a covered loss, we will pay only the portion of the loss that the amount of coverage under this policy bears to the total amount of insurance covering the loss, except as follows:

**Condominiums and Cooperatives:** If there is other insurance in the name of the condominium or cooperative association covering the same property covered by us, our coverage shall be in excess of the other insurance.

**Valuable articles:** If there is other insurance in the name of a consignor, gallery, auction house or museum, covering the same property covered by us, our coverage shall be in excess of a loss covered under the other insurance.

## Policy Terms



### **Property Conditions**

(continued)

#### **Your duties after a loss**

If you have a loss this policy may cover, you must perform these duties:

**Notification.** You must notify us or your agent of your loss as soon as possible.

**Protect property.** You must take all reasonable means that are necessary to protect property from further loss or damage.

**Prepare an inventory.** You must prepare an inventory of damaged personal property, describing the property in full. It should show in detail the amount insured under this policy and actual amount of the loss. Attach bills, receipts, and other documents to support your inventory.

**Display property.** You must show us the damaged property when we ask.

**Examination under oath.** We have the right to examine separately under oath as often as we may reasonably require you, family members and any other members of your household and have them subscribe the same. We may also ask you to give us a signed description of the circumstances surrounding a loss and your interest in it, and to produce all records and documents we request and permit us to make copies.

**Proof of loss.** You must submit to us, within 60 days after we request, your signed, sworn proof of loss which documents, to the best of your knowledge and belief:

- the time and cause of loss;
- interest of the insured and all others in the property involved and all liens on the property;
- other insurance which may cover the loss;
- changes in title or occupancy of the property during the term of the policy;
- specifications of any damaged buildings and estimates for their repair;
- receipts for additional living expenses incurred and records supporting any fair rental value loss; and
- evidence or affidavit supporting a claim under the Credit Cards, Bank Cards, Fund Transfer Cards, Forgery and Counterfeit Money Coverage, stating the amount and cause of loss.

#### **Insurable interest**

We will not pay for any loss to property in which you or a family member does not have an insurable interest at the time of the loss.

If more than one person has an insurable interest in covered property, we will not pay for an amount greater than your interest, up to the amount of coverage that applies.

#### **Abandoning property**

You cannot abandon any property to us unless we agree to accept it, or to a third party unless we agree.

#### **Carrier and bailees**

We will not make any payments under this policy to the benefit of any carrier or other bailee of damaged or lost property.

## **Policy Terms**

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### **Property Conditions**

(continued)

#### **Fire losses**

If there is a fire loss to your home, we are required by New York law to first pay a portion of the claim to tax districts that have issued a certificate of lien. If your tax district is eligible to receive a portion of the payment for your loss, any payment we make to you for fire losses will be reduced by the amount paid to the tax district.

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### **Special Conditions**

In the event of conflict with any other conditions of your policy, these conditions supersede.

#### **Legal action against us**

You agree not to bring legal action against us unless you have first complied with all conditions of this policy. Except for vehicle coverage, you also agree to bring any action against us within two years after a loss occurs.

For liability, you also agree not to bring any action against us until the amount of damages you are legally obligated to pay has been determined by final judgement or by a written agreement between you, us and the claimant. No person or organization has any right under this policy to bring us into any action to determine the liability of a covered person.

#### **Appraisals**

If you and we fail to agree on the amount of loss, either one can demand that the amount of loss be set by appraisal. If either makes a written demand for appraisal, each shall select a competent, independent appraiser and notify the other of the appraiser's identity within 20 days of receipt of the written demand. The two appraisers shall then select a competent, impartial umpire. If the two appraisers are unable to agree upon an umpire within 15 days, you or we can ask a judge of a court of record in the state where the residence premises is located to select an umpire. The appraisers shall then set the amount of loss. If the appraisers submit a written report of an agreement to us, the amount agreed upon shall be the amount of the loss. If the appraisers fail to agree within a reasonable time, they shall submit their differences to the umpire. Written agreement signed by any two of these three shall set the amount of the loss. Each appraiser shall be paid by the party selecting the appraiser. Other expenses of the appraisal and the compensation of the umpire shall be paid equally by you and us. However, we do not waive our rights under this policy by agreeing to an appraisal.

#### **Mortgagee or loss payee**

If a mortgagee or loss payee is named in this policy, loss or damage, if any, on buildings under this policy, shall be payable to the aforesaid as mortgagee or loss payee as interest may appear, and this insurance, as to the interest of the mortgagee or loss payee only therein, shall not be invalidated by any act or neglect of the mortgagor or owner of the within described property, nor by any foreclosure or other proceedings or notice of sale relating to the property, nor by any change in the title or ownership of the property, nor by the occupation of the premises for purposes more hazardous than are permitted by this policy, provided, that in case the mortgagor or owner shall neglect to pay any premium due under this policy, the mortgagee or loss payee shall, on demand, pay the same.

## **Policy Terms**

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### **Special Conditions**

(continued)

Provided, also that the mortgagee or loss payee shall notify this company of any change of ownership or occupancy or increase of hazard which shall come to the knowledge of said mortgagee or loss payee and, unless permitted by this policy, it shall be noted thereon and the mortgagee or loss payee shall, on demand, pay the premium for such increased hazard for the term of the use thereof; otherwise this policy shall be null and void.

This company reserves the right to cancel this policy at any time as provided by its terms, but in case this policy shall continue in force for the benefit only of the mortgagee or loss payee for 10 days after notice to the mortgagee or loss payee of such cancellation and shall then cease, and this company shall have the right, on like notice, to cancel this agreement.

Whenever this company shall pay the mortgagee or loss payee any sum for loss or damage under this policy and shall claim that, as to the mortgagor or owner, nonliability therefore existed, this company shall, to the extent of such payment, be thereupon legally subrogated to all the rights of the party to whom such payment shall be made, under all securities held as collateral to the mortgage debt, or may, at its option, pay to the mortgagee or loss payee the whole principal due or to grow due on the mortgage with interest, and shall thereupon receive a full assignment and transfer of the mortgage and of all such other securities; but no subrogation shall impair the right of the mortgagee or loss payee to recover the full amount of said mortgagee's or loss payee's claim.

Loss or damage, if any, under this policy shall be payable to the aforesaid mortgagee or loss payee as interest may appear under all present or future mortgages, in order of precedence of such mortgages, in accordance with the terms of this standard mortgage clause, it being understood that no notice of increase or decrease in any mortgagee's interest is required.

#### **Nonrenewal**

If we decline to renew all or part of this policy, we will mail such nonrenewal to your last mailing address shown in the policy at least 45 days, but not more than 60 days, before the policy ends and we will obtain a certificate of mailing. A copy of the notice will also be sent to the last known mortgagee or lienholder named in this policy at the last mailing address shown in the policy. The reasons for nonrenewal will accompany the notice.

During the first three years after the original effective date of the policy (or for vehicle coverage, the first year) we may decline to renew this policy only on grounds for which we could cancel it. If we voluntarily renew this policy at the end of this period, the three year (or one year) period will begin again on the effective date of the renewal.

#### **Vehicle coverage only:**

If we decide not to renew or continue this policy, we will mail notice to your last mailing address shown in the policy. If the policy period is other than one year, we have the right not to renew or continue if only at each anniversary of its original effective date.

#### **Conditional renewal**

If we have the right to cancel or refuse to renew this policy, we may instead of cancelling or nonrenewing, condition continuation by a change of limits or elimination of any coverage which is not required by law. If we condition the renewal, we will mail such notice to your last mailing address shown in the policy at least 45 days but not more than 60 days before the policy ends.

## **Policy Terms**

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### **Special Conditions**

(continued)

Our right not to renew applies to each coverage or limit in this policy.

#### **Your cancellation**

You may cancel this policy or any part of it at any time by returning it to us or notifying us in writing of the future date that the cancellation is to take effect.

#### **Our cancellation**

We may cancel this policy or any part of it, subject to the following conditions. Our right to cancel applies to each coverage or limit in this policy.

**Within 60 days.** When this policy or any part of it has been in effect for less than 60 days, we may cancel with 30 days notice for any reason.

**Nonpayment of premium.** We may cancel this policy or any part of it with 15 days notice if you fail to pay the premium by the due date, regardless of whether the premium is payable to us, to our agent, or under any finance or credit plan.

**Conviction of a crime.** We may cancel any part of this policy, except vehicle coverage, with 30 days notice if you were convicted of a crime increasing the hazard we assumed.

**Misrepresentation.** We may cancel this policy or any part of it with 30 days notice if the coverage was obtained through material misrepresentation, fraudulent statements, or omissions of a fact that is relevant to a claim or to the acceptance of the risk or to the hazard we assumed.

**Willful or reckless acts.** We may cancel this policy or any part of it with 30 days notice if there have been willful or reckless acts or omissions increasing the hazard we assumed.

**Property changes.** We may cancel this policy or any part of it with 30 days notice if physical changes occur in the property after the policy was issued or after the last renewal date, making the property uninsurable.

**Violations.** We may cancel this policy or any part of it with 30 days notice if the superintendent of insurance determines that continuing the policy would violate Chapter 28 of the Laws of New York.

#### **Vehicle coverage only:**

**Driver's license suspension.** We may cancel any vehicle coverage in this policy with 30 days notice if your driver's license or that of any other driver who lives with you, and customarily uses your car, has been suspended or revoked during the policy period. This does not apply to a suspension issued under Section 510(b)(1) of the vehicle and traffic law or one or more administrative suspensions from the same incident which terminate prior to the effective date of the cancellation.

**Policy  
Terms**



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**Special Conditions**

(continued)

**Procedure**

To cancel this policy or any part of it, we must notify you in writing. This notice will be mailed to you at the last mailing address shown in the policy and we will obtain a certificate of mailing. This notice will include the date the cancellation is to take effect and the reasons for cancellation.

**Refund**

In the event of cancellation by you or by us, we will refund any unearned premium on the effective date of cancellation, or as soon as possible afterwards. The unearned premium will be computed pro rata for the unexpired term for each part of the policy. For cancellations during the policy term, we will retain a minimum of \$50.



## Policy Information Notice

**CHUBB**

### IMPORTANT NOTICE

You have certain rights to review and correct or amend information in your file with the producer or the insurer. If you want to know more about this and how information may be disclosed without your prior authorization, please write to:

Chubb Personal Risk Services  
Attention: Policy Information  
202 Hall's Mill Road  
PO Box 1600  
Whitehouse Station, NJ 08889-1600

Please include your policy number, policy period, and the name and address of your agent or broker.

If you need to report a claim and have been unable to contact your producer or local Chubb Office, you can call this telephone number for further assistance.

1-800-252-4670

### THIRD PARTY DESIGNATION NOTIFICATION

New York law permits a named insured age sixty-five or older to designate a third party (called a "Designee") to whom we will send a duplicate copy of notices of cancellation, nonrenewal, or conditional renewal issued to you for your policies.

If you want to add a "Designee" as your Third Party Designation for this policy, please contact your agent or broker.





## Coverage Update

**CHUBB®**

### Name and address of Insured

PHILLIP & JAMILA WEINTRAUB  
1120 PARK AVENUE, APT. 4B  
NEW YORK, NY 10128-1242

### Page 1

Effective Date 8/18/19

Policy no. 11585221-05

Issued by Great Northern Insurance Company  
a stock insurance company  
incorporated in Indiana

Policy period 8/18/19 to 8/18/20

If you have any questions, please contact  
EDGEWOOD PARTNERS INSURANCE CENTER  
PO BOX 1689  
PEARL RIVER, NY 10965  
800.222.2425

Based on information provided by you, your agent or broker, or due to information obtained about your insured property, we have revised your Chubb Masterpiece Policy. The changes are shown below. To keep your records up to date, please attach this update to your existing policy.

Your premium will be increased by \$54.00 for this revision. You will receive a separate statement showing the premium adjustment.

### Valuable Articles

This section shows the changes in your Valuable Articles coverage. All other provisions of this coverage remain in effect.

		Old Coverage	New Coverage	Blanket Limit Per Item
Changed	FINE ARTS - Itemized Coverage	\$ 6,483,328	\$ 6,539,928	NO COVERAGE

### Itemized Articles

#### Fine Arts

	No.	Description	Value
Added	779	PRESSED OPEN WORK DISH ON LOW FOOT DEEP BRILLIANT RUBY WITH OPALESCENT BLOOM ON BASE	\$ 400
Added	780	BOSTON AND SANDWICH GLASS CO. EMERALD GREEN OPENWORK FOOTED COMPOTE PRESSED GLASS 8IN HIGH 8 1/4 DIAMETER	\$ 40,000
Added	781	PRESSED GOTHIC ARCH PRINTIE PANEL LOOP VASE NON-FIERY OPALESCENT DEEP BOWL WITH FLARED NINE SCALLOP RIM RAISED ON HEXAGONAL	

Page 2

Effective date 8/18/19

Policy no. 11585221-05

Name PHILLIP & JAMILA WEINTRAUB

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### **Valuable Articles**

(Continued)

	No.	Description		Value
		BALUSTER-FORM STANDARD AND PANEL TOP CIRCULAR FOOT WAFER CONSTRUCTION	\$	500
Added	782	PRESSED HEXAGONAL CANDLESTICK YELLOW CITRON AND FIERY OPALESCENT HEAVY URN FROM SOCKET RAINSIED ON KNOPPED STEM AND FLARING STANDARD TERMINATING IN A CIRCULAR FOOT WAFERLESS TWO PART CONSTRUCTION PROBABLY PITTSBURG 1850-1870	\$	1,200
Added	783	SAPPHIRE BLUE LACY PRINCESS FEATHER COMPOTE BOSTON & SANDWICH GLASS COMPANY GLASS PRESSED 6 1/4IN HIGH 10 3/4 IN LONG 8 7/8IN DEEP	\$	12,950
Added	784	FIGURAL COLOGNE BOTTLE	\$	1,550

Rating Information on this coverage has been amended.

As the duly authorized representative of the company my signature validates this policy.



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Paul N. Morissette  
Authorized representative





## Coverage Update

**CHUBB**

### Name and address of Insured

PHILLIP & JAMILA WEINTRAUB  
1120 PARK AVENUE, APT. 4B  
NEW YORK, NY 10128-1242

### Page 1

**Effective Date** 1/23/20

**Policy no.** 11585221-05

**Issued by** Great Northern Insurance Company  
a stock insurance company  
incorporated in Indiana

**Policy period** 8/18/19 to 8/18/20

**If you have any questions, please contact**  
EDGEWOOD PARTNERS INSURANCE CENTER  
PO BOX 1689  
PEARL RIVER, NY 10965  
800.222.2425

Based on information provided by you, your agent or broker, or due to information obtained about your insured property, we have revised your Chubb Masterpiece Policy. The changes are shown below. To keep your records up to date, please attach this update to your existing policy.

Your premium will be increased by \$24.00 for this revision. You will receive a separate statement showing the premium adjustment.

### Valuable Articles

This section shows the changes in your Valuable Articles coverage. All other provisions of this coverage remain in effect.

		Old Coverage	New Coverage	Blanket limit Per item
Changed	FINE ARTS - Itemized Coverage	\$ 6,539,928	\$ 6,583,238	NO COVERAGE

### Itemized Articles

#### Fine Arts

	No.	Description	Value
Added	785	SAPPHIRE BLUE "LACY" PRINCESS FEATHER COMPOTE BOSTON AND SANDWICH GLASS CO BOSTON MA GLASS PRESSED 6 1/4 IN HIGH, 10 3/4 IN LONG, 8 7/8 DEEP	\$ 12,950
Added	786	HYACINTH VASE 1840-1880 TEAL GREEN AND COBALT BLUE 7 TO 8 1/4H, PONTIL SCARRED AND SMOOTH BASES TOOLED RIMS THE COBALT BLUE VASE WAS BLOWN IN A 2 PART MOULD	\$ 120

continued on the next page

INSURED 09/13/21 23:57:31

**Page 2**

**Effective date 1/23/20**

**Policy no. 11585221-05**

**Name PHILLIP & JAMILA WEINTRAUB**

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**Valuable Articles**

(Continued)

	No.	Description	Value
<b>Added</b>	787	HYACINTH VASES, AMERICAN 1850-1880 BLACK AMETHYST AND TWO FIERY OPALESCENT MILK GLASS ALL HAVE ENAMEL DECORATIONS, 5 1/2 AND 6 3/8 HIGH SMOOTH BASES SHEARED AND TOOLED RIMS	\$ 80
<b>Added</b>	788	HYACINTH VASES AMERICAN 1850-1880 SHADES OF GREEN 6 3/4 TO 8 1/4 HIGH FIVE HAVE PONTIL SCARRED BASE AND ONE HAS SMOOTH BASE ALL HAVE SHEARD AND TOOLED RIMS, THE SMOOTH BASE HAS ORANGE ENAMEL DECORATION	\$ 160
<b>Added</b>	789	BOSTON AND SANDWICH GLASS COMPANY, SANDWICH MASS 1825-88 EMERALD GREEN OPENWORK FOOTED COMPOTE GLASS PRESSED 8IN HIGH, 8 1/4IN DIAMTER PERFECT CONDITION	\$ 30,000

Rating Information on this coverage has been amended.

As the duly authorized representative of the company my signature validates this policy.



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Paul N. Morrisette  
Authorized representative





## Coverage Update

**CHUBB**

### Name and address of Insured

PHILLIP & JAMILA WEINTRAUB  
1120 PARK AVENUE, APT. 4B  
NEW YORK, NY 10128-1242

### Page 1

**Effective Date** 1/23/20

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Based on information provided by you, your agent or broker, or due to information obtained about your insured property, we have revised your Chubb Masterpiece Policy. The changes are shown below. To keep your records up to date, please attach this update to your existing policy.

Your premium will be reduced by \$4.00 for this revision. You will receive a separate statement showing the premium adjustment.

### Valuable Articles

This section shows the changes in your Valuable Articles coverage. All other provisions of this coverage remain in effect.

		Old Coverage	New Coverage	Blanket limit Per item
Changed	FINE ARTS - Itemized Coverage	\$ 6,583,238	\$ 6,576,038	NO COVERAGE

### Itemized Articles

#### Fine Arts

	No.	Description	Value
Deleted	21	PLATINUM AND 18KT RUBY AND DIAMOND EARRINGS, 2 PEAR-SHAPED RUBIES 2.27 CARATS, 2 PEAR-SHAPED DIAMONDS 0.64 CARATS.	\$ 7,200

Rating Information on this coverage has been amended.

**Page 2**

**Effective date 1/23/20**

**Policy no. 11585221-05**

**Name PHILLIP & JAMILA WEINTRAUB**

As the duly authorized representative of the company my signature validates this policy.



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Paul N. Morrisette  
Authorized representative